

CITY OF MUSKEGON PRIORITY HOME REPAIR PROGRAM

The City of Muskegon Priority Home Repair Program administers the Community Development Block Grant (CDBG) program through funding from the U. S. Department of Housing and Urban Development. The objective of this program is to provide assistance to low-income homeowners who are unable to pay for home repairs.

The Priority Home Repair Grant Program offers assistance to homeowners in the City of Muskegon. This program operates year round while funds are available and provides assistance for housing defects that threaten life, health and/or safety of the occupants. The family total income must be at or below 60%* of the Area Median Income (AMI). See Program Fee information for details.

Types of Repairs

The Priority Home Repair Grant program assists homeowners with the following types of repairs:

- Roofing
- Furnace Replacement
- Water Heater Replacement
- Foundation/Structural
- Plumbing/Sewer
- Electrical

An inspection of the home is conducted by the Housing Rehab Counselor, Inspector and/or both for assessment and approval for assistance based on the program guidelines.

Program Fee

Homeowners, whose total household income is at or below 50% AMI, do not pay a fee for service. Households with a total income between 51% – 60% AMI are required to pay a \$250 program fee, which is due at the time of service.

Lien Period

A 5-year lien will be established on properties that receive over \$3,500 worth of assistance. The lien will depreciate 20% each year. The lien and ten (10) year service limitation period will start on the date of service.

Program Requirements

- Homeowners must own and occupy the structure for a minimum of one (1) year prior to submitting an application.
- Home must be a single-family dwelling. Homes with multiple units (even if unoccupied) are not eligible for assistance through the program.
- Property taxes must be current at the time of application
- Homeowners who have received previous assistance from the City of Muskegon must wait a minimum of ten (10) years from the last date of service before applying for additional work.
- Clients who are purchasing their home on land contract must obtain the approval of the land contract holder prior to receiving assistance.
- Clients must provide proof of driver's license, and/or birth certificate for <u>ALL</u> persons living in the home.
- Total cost of any project to receive assistance must be a minimum of \$800.00.

CONTACT: Community and Neighborhood Services (231) 724-6717